

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
MidFirst Bank

In Re:  
Cecelia Tompoe, Samuel K. Tompoe  
  
Debtors.



Order Filed on December 7, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-17695 CMG

Adv. No.:

Hearing Date: 12/7/2022 @ 9:00 a.m.

Judge: Christine M. Gravelle

### ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: December 7, 2022**

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Cecelia Tompoe, Samuel K. Tompoe

Case No: 18-17695 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 1428 Stuyvesant Avenue, Trenton, NJ. 08618, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 9, 2022, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2021 through November 2022 for a total post-petition default of \$22,922.80 ( 7 @ \$1,581.58, 8 @ \$1,483.77, less suspense \$18.42); and

It is **ORDERED, ADJUDGED and DECREED** the debtor will make a lump sum payment of \$2,000.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$20,922.80 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Cecelia Tompoe, Samuel K. Tompoe

Case No: 18-17695 CMG

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees in an amount to be included in a post-petition fee notice, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Samuel K Tompoe  
Cecelia Tompoe  
Debtors

Case No. 18-17695-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 07, 2022

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Samuel K Tompoe, Cecelia Tompoe, 66 Pennwood Drive, Trenton, NJ 08638-4716

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor SANTANDER BANK N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Candye Ilene Smith-Sklar	on behalf of Joint Debtor Cecelia Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Candye Ilene Smith-Sklar	on behalf of Debtor Samuel K Tompoe njpalaw@gmail.com r56958@notify.bestcase.com
Craig Scott Keiser	

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor SANTANDER BANK N.A. craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecmail@mortoncraig.com mortoncraigecef@gmail.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecmail@mortoncraig.com mortoncraigecef@gmail.com

Kevin Gordon McDonald

on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Matthew K. Fissel

on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. FKA SOVEREIGN BANK, N.A. FKA SOVEREIGN BANK  
nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor SANTANDER BANK N.A. nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14